

ECMC Student Loan Trust 2016-1
Monthly Servicing Report

Distribution Date 12/26/2025

Collection Period 11/01/2025 - 11/30/2025

Patriot Student Loan Capital, LLC - *Depositor*

Navient Solutions - *Administrator*

ECMC Group - *Master Servicer*

Deutsche Bank Trust Company Americas - *Indenture Trustee*

Manufacturers and Traders Trust Company - *Eligible Lender Trustee*

| I. Deal Parameters | | | | |
|--|---|-------------------|-------------------|-------------------|
| A | Student Loan Portfolio Characteristics | | | |
| | | 08/24/2016 | 10/31/2025 | 11/30/2025 |
| | Principal Balance | \$ 357,885,767.73 | \$ 133,307,732.75 | \$ 132,781,868.46 |
| | Interest to be Capitalized Balance | 651,819.92 | 1,212,308.13 | 1,257,541.32 |
| | Pool Balance | \$ 362,809,943.45 | \$ 134,520,040.88 | \$ 134,039,409.78 |
| | Specified Reserve Account Balance | 17,044,159.00 | - N/A - | - N/A - |
| | Adjusted Pool ⁽¹⁾ | \$ 379,854,102.45 | \$ 134,520,040.88 | \$ 134,039,409.78 |
| | Weighted Average Coupon (WAC) | 5.90% | 6.68% | 6.69% |
| | Number of Loans | 45,619 | 10,650 | 10,542 |
| | Aggregate Outstanding Principal Balance - Tbill | | \$ 20,274,439.39 | \$ 20,280,991.73 |
| | Aggregate Outstanding Principal Balance - SOFR | | \$ 114,245,601.49 | \$ 113,758,418.05 |
| | Pool Factor | | 0.370772751 | 0.369448005 |
| | Since Issued Constant Prepayment Rate | | (0.33)% | (0.33)% |
| (1) The Specified Reserve Account balance is included in the Adjusted Pool until the Pool Balance is less than or equal to 40% of the original pool. | | | | |
| B | Debt Securities | Cusip/Isin | 11/25/2025 | 12/26/2025 |
| | A | 26827XAA1 | \$ 125,103,638.02 | \$ 124,727,020.78 |
| C | Account Balances | | 11/25/2025 | 12/26/2025 |
| | Reserve Account Balance | | \$ 606,015.00 | \$ 606,015.00 |
| | Floor Income Rebate Account | | \$ - | \$ - |
| D | Asset / Liability | | 11/25/2025 | 12/26/2025 |
| | Adjusted Pool Balance | | \$ 134,520,040.88 | \$ 134,039,409.78 |
| | Total Notes | | \$ 125,103,638.02 | \$ 124,727,020.78 |
| | Difference | | \$ 9,416,402.86 | \$ 9,312,389.00 |
| | Parity Ratio | | 1.07527 | 1.07466 |

II. Trust Activity 11/01/2025 through 11/30/2025

| | | |
|----------|---|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 158,277.90 |
| | Guarantor Principal | 554,054.37 |
| | Consolidation Activity Principal | 192,828.58 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | - |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 905,160.85 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 105,164.25 |
| | Guarantor Interest | 53,128.81 |
| | Consolidation Activity Interest | 3,123.30 |
| | Special Allowance Payments | 0.00 |
| | Interest Subsidy Payments | 0.00 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 0.00 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 0.00 |
| | Total Interest Receipts | \$ 161,416.36 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 5,947.75 |
| E | Funds Borrowed from Next Collection Period | \$ - |
| F | Funds Repaid from Prior Collection Period | \$ - |
| G | Loan Sale or Purchase Proceeds | \$ - |
| H | Initial Deposits to Collection Account | \$ - |
| I | Excess Transferred from Other Accounts | \$ - |
| J | Other Deposits | \$ - |
| K | Funds Released from Capitalized Interest Account | \$ - |
| L | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$ - |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(63,598.24) |
| | Floor Income Rebate Fees to Dept. of Education | \$ - |
| | Funds Allocated to the Floor Income Rebate Account | \$ - |
| M | AVAILABLE FUNDS | \$ 1,008,926.72 |
| N | Non-Cash Principal Activity During Collection Period | \$(379,296.56) |
| O | Non-Reimbursable Losses During Collection Period | \$ 11,915.77 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2016-1 Portfolio Characteristics

| | | 11/30/2025 | | | | 10/31/2025 | | | |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 6.66% | 727 | \$6,572,078.31 | 4.950% | 6.67% | 747 | \$6,530,795.34 | 4.899% |
| REPAYMENT: | CURRENT | 6.67% | 5,939 | \$75,398,316.65 | 56.784% | 6.66% | 6,001 | \$76,303,758.37 | 57.239% |
| | 31-60 DAYS DELINQUENT | 6.79% | 547 | \$7,413,174.72 | 5.583% | 6.85% | 606 | \$7,426,003.23 | 5.571% |
| | 61-90 DAYS DELINQUENT | 6.67% | 372 | \$4,697,822.05 | 3.538% | 6.74% | 327 | \$4,290,427.01 | 3.218% |
| | 91-120 DAYS DELINQUENT | 6.83% | 228 | \$3,406,160.24 | 2.565% | 6.74% | 232 | \$3,548,861.72 | 2.662% |
| | > 120 DAYS DELINQUENT | 6.67% | 863 | \$11,245,395.11 | 8.469% | 6.63% | 808 | \$10,130,320.82 | 7.599% |
| | FORBEARANCE | 6.72% | 1,660 | \$21,696,592.62 | 16.340% | 6.71% | 1,710 | \$22,745,034.66 | 17.062% |
| | CLAIMS IN PROCESS | 6.76% | 206 | \$2,352,328.76 | 1.772% | 6.80% | 219 | \$2,332,531.60 | 1.750% |
| TOTAL | | | 10,542 | \$132,781,868.46 | 100.00% | | 10,650 | \$133,307,732.75 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2016-1 Portfolio Characteristics (cont'd)

| | 11/30/2025 | 10/31/2025 |
|--|------------------|------------------|
| Pool Balance | \$134,039,409.78 | \$134,520,040.88 |
| Outstanding Borrower Accrued Interest | \$5,932,562.46 | \$5,782,520.87 |
| Borrower Accrued Interest to be Capitalized | \$1,257,541.32 | \$1,212,308.13 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,097,652.37 | \$1,042,368.16 |
| Total # Loans | 10,542 | 10,650 |
| Total # Borrowers | 3,766 | 3,806 |
| Weighted Average Coupon | 6.69% | 6.68% |
| Weighted Average Remaining Term | 214.35 | 214.29 |
| Non-Reimbursable Losses | \$11,915.77 | \$18,976.87 |
| Cumulative Non-Reimbursable Losses | \$3,454,494.23 | \$3,442,578.46 |
| Since Issued Constant Prepayment Rate (CPR) | -0.33% | -0.33% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$- | \$- |
| Unpaid Primary Servicing Fees | \$- | \$- |
| Unpaid Administration Fees | \$- | \$- |
| Unpaid Carryover Servicing Fees | \$- | \$- |
| Note Principal Shortfall | \$70,369.68 | \$- |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$391,220.18 | \$503,890.77 |
| Borrower Interest Accrued | \$702,720.34 | \$809,291.47 |
| Interest Subsidy Payments Accrued | \$30,176.05 | \$(49,553.13) |
| Special Allowance Payments Accrued | \$- | \$- |

V. 2016-1 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------|---------------|--------------------------|-----------------|
| | | Average Coupon | | | |
| | - GSL ⁽¹⁾ - Subsidized | 6.94% | 4,786 | 26,271,070.21 | 19.785% |
| | - GSL - Unsubsidized | 6.76% | 3,516 | 28,120,082.94 | 21.178% |
| | - PLUS ⁽²⁾ Loans | 8.32% | 177 | 5,032,745.23 | 3.790% |
| | - SLS ⁽³⁾ Loans | 9.23% | 71 | 875,575.43 | 0.659% |
| | - Consolidation Loans | 6.43% | 1,992 | 72,482,394.65 | 54.588% |
| | Total | 6.69% | 10,542 | \$ 132,781,868.46 | 100.000% |
| B | SCHOOL TYPE | Weighted | # LOANS | \$ AMOUNT | % * |
| | | Average Coupon | | | |
| | - Four Year | 7.00% | 6,047 | 47,149,980.50 | 35.509% |
| | - Two Year | 6.93% | 1,887 | 9,772,469.76 | 7.360% |
| | - Technical | 7.17% | 616 | 3,377,023.55 | 2.543% |
| | - Other | 6.43% | 1,992 | 72,482,394.65 | 54.588% |
| | Total | 6.69% | 10,542 | \$ 132,781,868.46 | 100.000% |

*Percentages may not total 100% due to rounding.

⁽¹⁾ Guaranteed Stafford Loan

⁽²⁾ Parent Loans for Undergraduate Students

⁽³⁾ Supplemental Loans to Students. The Unsubsidized Stafford Loan program replaced the SLS program on July 1, 1994.

VI. 2016-1 Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|---|---------------|----------------------------|
| Total Available Funds | | \$ 1,008,926.72 |
| A Primary Servicing Fee | \$ 21,446.37 | \$ 987,480.35 |
| B Administration Fee | \$ 10,000.00 | \$ 977,480.35 |
| C Trustee Fees | \$ 4,450.00 | \$ 973,030.35 |
| D Class A Noteholders' Interest Distribution Amount | \$ 596,413.11 | \$ 376,617.24 |
| E Class A Noteholders Principal Distribution Amount, on the Maturity Date | \$ - | \$ 376,617.24 |
| F Reserve Account Reinstatement | \$ - | \$ 376,617.24 |
| G Class A Noteholders' Principal Distribution Amount | \$ 376,617.24 | \$ - |
| H Class A Noteholders' Accelerated Principal Distribution Amount | \$ - | \$ - |
| I Unpaid Expenses of The Trustees | \$ - | \$ - |
| J Carryover Servicing Fee | \$ - | \$ - |
| K Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ - |
| L Repayment to the Lender under the Revolving Credit Agreement | \$ - | \$ - |
| M R-1 Certificateholder's Distribution Amount | \$ - | \$ - |
| N R-2 Certificateholder's Distribution Amount | \$ - | \$ - |

Waterfall Triggers

| | |
|--|-------------------|
| A Student Loan Principal Outstanding | \$ 132,781,868.46 |
| B Interest to be Capitalized | \$ 1,257,541.32 |
| C Capitalized Interest Account Balance | \$ - |
| D Reserve Account Balance (after any reinstatement) | \$ 606,015.00 |
| E Less: Specified Reserve Account Balance | \$(606,015.00) |
| F Total | \$ 134,039,409.78 |
| G Class A Notes Outstanding (after application of available funds) | \$ 124,727,020.78 |
| H Insolvency Event or Event of Default Under Indenture | N |

VII. 2016-1 Distributions**Distribution Amounts**

| | <u>A</u> |
|--|-------------------------|
| Cusip/Isin | 26827XAA1 |
| Beginning Balance | \$ 125,103,638.02 |
| Index | SOFR |
| Spread/Fixed Rate | 1.35% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 11/25/2025 |
| Accrual Period End | 12/26/2025 |
| Daycount Fraction | 0.08611111 |
| Interest Rate* | 5.53628% |
| Accrued Interest Factor | 0.004767352 |
| Current Interest Due | \$ 596,413.11 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - |
| Total Interest Due | \$ 596,413.11 |
| Interest Paid | \$ 596,413.11 |
| Interest Shortfall | \$ - |
| Principal Paid | \$ 376,617.24 |
| Ending Principal Balance | \$ 124,727,020.78 |
| Paydown Factor | 0.001007806 |
| Ending Balance Factor | 0.333762432 |

* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see <http://www.ecmcgroup.org/investors/>.

VIII. 2016-1 Reconciliations

| | | |
|---|--|----------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 125,103,638.02 |
| | Adjusted Pool Balance | \$ 134,039,409.78 |
| | Overcollateralization Amount | \$ 9,382,758.68 |
| | Principal Distribution Amount | \$ 446,986.92 |
| | Principal Distribution Amount Paid | \$ 376,617.24 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 606,015.00 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | <hr/> \$ 606,015.00 |
| | Required Reserve Acct Balance | \$ 606,015.00 |
| | Release to Collection Account | \$ - |
| | Ending Reserve Account Balance | \$ 606,015.00 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ - |
| | Deposits for the Period | \$ - |
| | Release to Collection Account | \$ - |
| | Ending Balance | \$ - |